

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Williams Ellis on 10/21/09.

This listing of claims will replace all prior versions and listings of claims in this application.

The Application has been amended as follows:

In the Claims:

Replace claim 28 by:

28. "The method according to claim 1, wherein one of the steps of claim 1 is performed by a third party".

Cancel claim 29.

Claim 2, line 1 after "according to claim" change "27" to --1--.

Notice to Applicant

2. This communication is in response to the Amendments filed on 10/21/09. Claim 29 has been cancelled. Claim 28 has been amended. Claims 1-4, 23-26 and 28 are pending.

Allowable Subject Matter

3. Claims 1-4, 23-26 and 28 are allowed. The following is an examiner's statement of reasons for allowance.

Claim 1 is directed to "determining, by the computing apparatus, a total value of pension plan assets, including the actuarial present value of the plurality of life settlement contracts, with the total value of the pension plan assets inclusive of the ownership interest in the selected plurality of current, in-force life settlement contracts so acquired converting a value of the assets of the pension plan used to acquire the ownership interest in the selected plurality of current, in-force life settlement contracts into an actuarial present value of the ownership interest in the selected plurality of current, in- force life settlement contracts; calculating, by the computing apparatus, a difference between the total value of the pension plan assets and liabilities of the pension plan to obtain an unfunded actuarial accrued liability; and maintaining

enforceability of the selected plurality of current, in-force life settlement contracts and processing death benefits arising from the life settlement contracts".

The closest prior art of record: Brisbois et al. (2005/0216316) discloses capital market products including spia securitized life settlement bonds and method of issuing, servicing and redeeming same.

Halley et al. (4,969,094) discloses self-implementing pension benefits system.

However, none of the cited prior art teaches "determining, by the computing apparatus, a total value of pension plan assets, including the actuarial present value of the plurality of life settlement contracts, with the total value of the pension plan assets inclusive of the ownership interest in the selected plurality of current, in-force life settlement contracts so acquired converting a value of the assets of the pension plan used to acquire the ownership interest in the selected plurality of current, in-force life settlement contracts into an actuarial present value of the ownership interest in the selected plurality of current, in-force life settlement contracts; calculating, by the computing apparatus, a difference between the total value of the pension plan assets and liabilities of the pension plan to obtain an unfunded actuarial accrued liability; and maintaining enforceability of the selected plurality of current, in-force life settlement contracts and processing death benefits arising from the life settlement contracts", as recited in independent claim 1 above.

Claims 2-4, 23-26 and 28 incorporate the features of claim 1 through its dependency, and are also allowed for the same reasons given above.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to VANEL FRENEL whose telephone number is (571)272-6769. The examiner can normally be reached on 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Matthew S. Gart can be reached on 571-272-3955. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/Vanel Frenel/

Primary Examiner, Art Unit 3687

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